

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
300 Quarropas Street
White Plains, NY 10601**

IN RE: Anthony J Grant and Jane Elaine Grant
aka Jane Elaine Boyce

CASE NO.: 12-23709-rdd

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-6087 xxx-xx-5071

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 9/27/12 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Arlene Gordon-Oliver is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 3/5/13

Robert D. Drain, Bankruptcy Judge

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 5
 United States Bankruptcy Court
 Southern District of New York

In re:
 Anthony J Grant
 Jane Elaine Grant
 Debtors

Case No. 12-23709-rdd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-7

User: eandino
 Form ID: 155

Page 1 of 3
 Total Noticed: 31

Date Rcvd: Mar 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2013.

db/jdb	+Anthony J Grant, Jane Elaine Grant, 256 West Main St., Mount Kisco, NY 10549-1207
tr	+Arlene Gordon-Oliver, 199 Main Street, Suite 203, White Plains, NY 10601-3204
smg	+N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
ust	+United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5959538	3B PAY DAY LOAN, 136 EAST SOUTH TEMPLE., STE. 2100, SALT LAKE CITY, UT 84111-1124
5959539	+ALLIED INTERSTATE, P.O. BOX 1031, MINNEAPOLIS, MN 55440-1031
5959545	+DR. MICHAEL OIL DDS, 1600 HARRISON AVENUE, SUITE 1, MAMARONECK, NY 10543-3150
5959547	+FRENKEL LAMBERT WEISS WEISMAN, AND GORDON LLP, 20 WEST MAIN STREET, BAY SHORE, NY 11706-8326
5959548	+HOME MEDICAL EQUIPMENT, 2230 1ST AVENUE, NEW YORK, NY 10029-2307
5959551	+JOURNAL NEWS, 1133 WESTCHESTER AVE, SUITE N110, WEST HARRISON, NY 10604-3511
5959554	+MILLER & MILONE, PC, 100 QUENTIN ROOSEVELT BLVD., SUITE 205, GARDEN CITY, NY 11530-4843
5959555	NETWORK RECOVERY SERVICES, 3 EXPRESSWAY PLAZA, SUITE 200, ROSLYN HEIGHTS, NY 11577-2050
5959556	+NEW YORK PRESBYTERIAN, 525 EAST 68TH STREET, NEW YORK, NY 10065-4870
5959557	+NEW YORK PRESBYTERIAN HOSPITAL, 525 EAST 68TH STREET, NEW YORK, NY 10065-4885
5959560	+PROFESIONAL CLAIMS BUREAU, P.O. BOX 9060, HICKSVILLE, NY 11802-9060
5959561	REGIONS BANK, P.O. BOX 216, BIRMINGHAM, AL 35246-3023
5959563	VILLAGE/TOWN OF MOUNT KISCO, RECEIVER OF TAXES, P.O. BOX 5088, WHITE PLAINS, NY 10602-5088

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5959540	+EDI: BECKLEE.COM Mar 05 2013 19:33:00 AMERICAN EXPRESS, ATTN: BANKRUPTCY DEPT., 16 GENERAL WARREN BLVD., MALVERN, PA 19355-1245
5959541	+EDI: CINGMIDLAND.COM Mar 05 2013 19:33:00 AT & T WIRELESS SERVICES, PO BOX 8229, AURORA, IL 60572-8229
5959542	+EDI: BANKAMER2.COM Mar 05 2013 19:33:00 BANK OF AMERICA, LEGAL DEPARTMENT, 1100 NORTH KING STREET, WILMINGTON, DE 19884-0011
5959543	EDI: CAPITALONE.COM Mar 05 2013 19:33:00 CAPITAL ONE, ATTN: BANKRUPTCY DEPT., PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5959544	EDI: RMSC.COM Mar 05 2013 19:33:00 CARECREDIT/GECRB, GE CAPITOL, P.O. BOX 960061, ORLANDO, FL 32896-0061
5959546	EDI: BANKAMER2.COM Mar 05 2013 19:33:00 FIA CARD SERVICES, P. O. BOX 15971, WILMINGTON, DE 19850-5971
5959549	+EDI: ICSYSTEM.COM Mar 05 2013 19:33:00 I.C. SYSTEM, INC., 444 E. HWY 96, BOX 64378, ST. PAUL, MN 55127-2557
5959550	EDI: IRS.COM Mar 05 2013 19:33:00 INTERNAL REVENUE SERVICE, POST OFFICE BOX 7346, PHILADELPHIA, PA 19101-7346
5959552	+EDI: CHASE.COM Mar 05 2013 19:33:00 JP MORGAN CHASE, ATTN: BANKRUPTCY DEPT., 201 NORTH CENTRAL AVENUE, PHOENIX, AZ 85004-0905
5959558	+Fax: 800-295-6740 Mar 05 2013 19:45:57 ONE CLICK CASH, 52946 HIGHWAY 12 #3, NIOBRARA, NE 68760-7085
5959559	EDI: HFC.COM Mar 05 2013 19:33:00 ORCHARD BANK, HOUSEHOLD CREDIT SERVICES, P.O. BOX 17051, BALTIMORE, MD 21297-1051
5959562	+E-mail/Text: edinkel@vikingservice.com Mar 05 2013 19:26:37 VIKING COLLECTION SERVICE, 7500 OFFICE RIDGE CIRCLE, EDEN PRAIRIE, MN 55344-3783
5959564	E-mail/Text: vci.bkcy@vwcredit.com Mar 05 2013 19:26:32 VOLKSWAGEN CREDIT CORPORATION, P.O. BOX 504756, THE LAKES, NV 88905-4756

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5959553*	+JP MORGAN CHASE, ATTN: BANKRUPTCY DEPT, 201 NORTH CENTRAL AVENUE, PHOENIX, AZ 85004-0905
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-7

User: eandino
Form ID: 155

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0208-7

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2013 at the address(es) listed below:

Arlene Gordon-Oliver trustee@gordonoliverlaw.com, N232@ecfbis.com
David Waltzer on behalf of Debtor Anthony Grant waltzer@waltzerlawgroup.com,
wdr@waltzerlawgroup.com

TOTAL: 2